

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claim 1. (Currently Amended) An electronic commerce card authentication system comprising:

- a central transaction server ~~wherein the central transaction server is adapted to:~~
 - receives an authentication request from a cardholder system;
 - forwards the authentication request to an access control server;
 - relays authentication information between the access control server and the cardholder system;
 - receives an authentication response from the access control server; ~~and~~
 - forwards the authentication response to the cardholder system[[,]]; and initiates a payment request process
- ~~wherein the central transaction server is adapted to initiate a payment request process.~~

Claim 2. (Currently Amended) The electronic commerce card authentication system of claim 1, wherein the authentication response is translated to a format compatible with~~adapted to be analyzed by~~ a merchant system.

Claim 3. (Currently Amended) The electronic commerce card authentication system of claim 1, wherein the central transaction server ~~is adapted to~~ forwards a copy of the authentication response to an authentication history server to be archived.

Claim 4. (Currently Amended) The electronic commerce card authentication system of claim 1, wherein the central transaction server ~~is further adapted to~~ receives a verifying

enrollment request from a directory server, and ~~to~~ sends a verifying enrollment response to the directory server.

Claim 5. (Currently Amended) The electronic commerce card authentication system of claim 4, wherein the central transaction server ~~is adapted to~~ sends the verifying enrollment response in response to a query to the access control server.

Claim 6. (Currently Amended) The electronic commerce card authentication system of claim 4, wherein the central transaction server ~~is adapted to~~ sends the verifying enrollment response to the directory server with or without querying the access control server, and ~~is further adapted to query~~ queries the access control server in response to receiving an authentication request.

Claim 7. (Original) The electronic commerce card authentication system of claim 1, wherein the authentication request includes a pseudonym corresponding to an electronic commerce card account number and previously created by the central transaction server.

Claim 8. (Currently Amended) The electronic commerce card authentication system of claim 1, wherein the authentication request includes a pseudonym previously created by a merchant system that ~~[[]]~~ corresponds to an electronic commerce card account number.

Claim 9. (Canceled).

Claim 10. (Previously Presented) A method of authenticating electronic commerce card information provided by a cardholder, the method comprising:
receiving an authentication request from a cardholder system;
forwarding the authentication request to an access control server;
relaying authentication information between the access control server and the cardholder system;

receiving an authentication response from the access control server;
forwarding the authentication response to the cardholder system; and
initiating a payment request process.

Claim 11. (Currently Amended) The method of claim 10, wherein the authentication response is translated to a format compatible with~~adapted to be analyzed by a~~ merchant system.

Claim 12. (Original) The method of claim 10, further comprising forwarding a copy of the authentication response to an authentication history server to be archived.

Claim 13. (Original) The method of claim 10, further comprising receiving a verifying enrollment request from a directory server, and sending a verifying enrollment response to the directory server.

Claim 14. (Original) The method of claim 13, wherein the verifying enrollment response is sent in response to a query to the access control server.

Claim 15. (Original) The method of claim 13, wherein the verifying enrollment response is sent to the directory server without querying the access control server, and further comprising querying the access control server in response to receiving an authentication request.

Claim 16. (Original) The method of claim 10, wherein the authentication request includes a pseudonym previously created by the central transaction server that corresponds to an electronic commerce card account number.

Claim 17. (Original) The method of claim 10, wherein the authentication request includes a pseudonym previously created by a merchant system that corresponds to an electronic commerce card account number.

Claim 18. (Canceled).

Claim 19. (Currently Amended) An information storage medium including a set of instructions ~~adapted to~~ operate an information processing device to perform a set of steps, the set of steps comprising:

- receiving an authentication request from a cardholder system;
- forwarding the authentication request to an access control server;
- relaying authentication information between the access control server and the cardholder system;
- receiving an authentication response from the access control server;
- forwarding the authentication response to the cardholder system; and
- initiating a payment request process.

Claim 20. (Currently Amended) The information storage medium of claim 19, wherein the authentication response is translated to a format compatible with~~adapted to be~~ analyzed by a merchant system.

Claim 21. (Original) The information storage medium of claim 19, wherein the set of steps further comprises forwarding a copy of the authentication response to an authentication history server to be archived.

Claim 22. (Original) The information storage medium of claim 19, wherein the set of steps further comprises receiving a verifying enrollment request from a directory server, and sending a verifying enrollment response to the directory server.

Claim 23. (Original) The information storage medium of claim 22, wherein the verifying enrollment response is sent in response to a query to the access control server.

Claim 24. (Original) The information storage medium of claim 22, wherein the verifying enrollment response is sent to the directory server without querying the access control

server, and the set of steps further comprise querying the access control server in response to receiving an authentication request.

Claim 25. (Original) The information storage medium of claim 19, wherein the authentication request includes a pseudonym previously created by the central transaction server that corresponds to an electronic commerce card account number.

Claim 26. (Original) The information storage medium of claim 19, wherein the authentication request includes a pseudonym previously created by a merchant system that corresponds to an electronic commerce card account number.

Claim 27. (Canceled).

Claim 28. (Original) The method of claim 14, further comprising:
receiving the verifying enrollment response from the access control server in response to the query; and
forwarding the verifying enrollment response to the directory server.

Claim 29. (Original) The method of claim 28, further comprising:
modifying the verifying enrollment response received from the access control server; and
forwarding the modified verifying enrollment response to the directory server.

Claim 30. (Original) The information storage medium of claim 22, further comprising:
receiving the verifying enrollment response from the access control server in response to the query; and
forwarding the verifying enrollment response to the directory server.

Claim 31. (Original) The information storage medium of claim 30, further comprising:
modifying the verifying enrollment response received from the access control server; and
forwarding the modified verifying enrollment response to the directory server.

Claim 32. (Previously Presented) The system of claim 1 wherein the payment request process includes a charge request, wherein the charge request is generated by a merchant and is subsequently sent to an acquirer.

Claim 33. (Previously Presented) The method of claim 10 wherein the payment request process ~~is~~ includes a charge request, wherein the charge request is generated by a merchant and is subsequently sent to an acquirer.

Claim 34. (Previously Presented) A method performed by a central transaction server, the method comprising:
receiving a verifying enrollment request;
sending the verifying enrollment request to an access control server;
receiving a verifying enrollment response from the access control server;
creating an altered verifying enrollment response comprising a pseudonym;
sending the altered verifying enrollment response to a merchant system, wherein the merchant system subsequently sends an authentication request including the pseudonym to a holder system;
receiving the authentication request with the pseudonym from the holder system;
sending the authentication request with the pseudonym to the access control server;
receiving an authentication response; and
sending the authentication response to the holder system.

Claim 35. (Previously Presented) The method of claim 34 wherein the holder system is a cardholder system.

Claim 36. (Previously Presented) The method of claim 34 wherein after the authentication response is sent to the holder system, the holder system sends the authentication response to the merchant system.

Claim 37. (Previously Presented) The method of claim 34 further comprising, after sending the authentication response, initiating a payment request process.

Claim 38. (New) The system of claim 1, wherein the central transaction server further hosts at least one web page.

Claim 39. (New) The system of claim 34, wherein the authentication request including the pseudonym sent to a holder system further comprises a web page containing a redirect command.

Claim 40 (New) The system of claim 39, wherein the redirect command is an HTTP redirect command, comprising the address of the central transaction server